- Fig. 1. Cash Card activation at point of sale

 Activated by utility commerce scanner
- Fig. 2 Activation posted from scanner to commerce market computor
- Fig.3 Financial Electronic Transfer Utility Service

 Reciever of Electronic Transfered Funds

 Executer of return Customer Funds
- Fig. 4 Spending the Cash Card through the scanner

 Spent Scan Reciept and Balance at Spending Point



